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Form RAB18 (Official Form 18)(10/05)

### **United States Bankruptcy Court**

District of Utah Case No. <u>07–23697</u> Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Leonce Paul Arceneaux 476 North Seven Peaks Blvd. #312

Provo, UT 84606

Social Security No.: xxx-xx-1173

Employer's Tax I.D. No.:

Petition date: 8/10/07

#### **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/27/07 William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM RAB18 continued (10/05)

#### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are <u>not</u> discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

## BAE SYSTEMS 697 Doc 10 Filed 11/29/07 Entered 11/29/07 23:59:18 Desc Imaged

Bankruptcy Noticing Center 2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

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The following entities were served by first class mail on Nov 29, 2007.
                                       +Leonce Paul Arceneaux, 476 North Seven Peaks Blvd., #312, Provo
+Douglas L. Barrett, 1149 West Center Street, Orem, UT 84057-5207
+J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201,
ARC Collection, PO Box 30191, Salt Lake City, UT 84130-0191
American Fork Hospital. Remittance Processing, P.O. Box 41000
                                                                                                                                                                                                                                          Provo, UT 84606-6810
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                                          American Fork Hospital, Remi
Salt Lake City, UT 84141-0400
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                                                                                                                       Remittance Processing,
                                                                                                                                                                                                   P.O. Box 410400,
                                      Salt Lake City, UT 84141-0400

+American Fork Hospital-IHC, 170 N. 1100 E., American Fork, UT 84003-2961
CHN, Inc., P.O. Box 865, Provo, UT 84603-0865

+Cavalry Portfolio Svcs, 4050 E Cotton Center Blvd, Phoenix, AZ 85040-8861
+Central Utah Medical Clinic, 1055 N. 500 W., Provo, UT 84604-3321
+Check City, PO Box 970183, Orem, UT 84097-0183
+Credit Collection Serv, 3 E Montgomery Xrd, Savannah, GA 31406-4733
+Credit Collection Service, Two Wells Ave, Newton Center, MA 02459-3246
+Credit International C, 10413 Beardslee Blvd, Bothell, WA 98011-3205
+Credit Management Cont, 2707 Rapids Dr, Racine, WI 53404-1743
+Er Solutions, Po Box 9004, Renton, WA 98057-9004
+Express Rcvy, 3782 West 2340 South, Suite B, Salt Lake City, UT 84120-7295
Express Recovery Services, 3782 W. 2340 S., #B, Salt Lake City, UT 84120-7295
IHC, Accounts Recievable Management, PO Box 30192, Salt Lake City, UT 84141-0400
IHC Care Plus, 4646 W. Lake Park Blvd., P.O. Box 30192, Salt Lake City, UT 84130-0192
IHC Health Center, P.O. Box 79052, Phoenix, AZ 85062-9052
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                                    IHC Care Plus, 4646 W. Lake Park Blvd., P.O. Box 30192, Salt Lake City, UT 84130-0192 IHC Health Center, P.O. Box 79052, Phoenix, AZ 85062-9052
+HC Health Center, Utah Valley Family Medicine, 475 West 940 North, Provo, UT 84604-3301 IHC Home Care Services, Billing Office, P.O. Box 410400, Salt Lake City, UT 84141-0400
+IHC Home Care Services, P.O. Box 30180, Salt Lake City, UT 84130-0180
+IHC Physician Group, North Canyon Family Practice, 3200 North Canyon Road, Provo, UT 84604-4571
IHC Physician Group, P.O. Box 79052, Phoenix, AZ 85062-9052
+INTERMOUNTAIN HEALTHCARE, PO BOX 27808, SALT LAKE CITY UT 84127-0808
(address filed with court: Ihc, 3930 W Parkway Blv, Salt Lake City, UT 84130)
Intermountain Health Care, Accounts Receivable Managment - ARC, P.O. Box 410400, Salt Lake City, UT 84141-0400
+J. Duke Edwards, Attorney at Law, 4625 South 2300 East, Suite 206,
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                                      Salt Lake City, UT 84141-0400

+J. Duke Edwards, Attorney at Law, 4625 South 2300 East, Suite 206, Salt Lake City, UT 84117-4582

+LabCorp, PO Box 2240, Burlington, NC 27216-2240

+Mountain View Managment, 847 E. 500 N., Orem, UT 84097-4285

+Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280

+N.a.r. Inc, 10 W Broadway Ste 610, Salt Lake City, UT 84101-2041

+NAR, 10 West Broadway, Suite 610, Salt Lake City, UT 84101-2041

+NCO Financial Systems, PO Box 13570, Philadelphia, PA 19101-3570

+NCO Financial Systems, Attn: Bankruptcy Deoartment, PO Box 13570, Philadelphia, PA 19101-3570
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                                              Philadelphia, PA 19101-3570
                                       NCO Financial Systems, PO Box 967, Horsham, PA 19044-0967
NCO Financial Systems, Inc., P.O. Box 15760, Dept. 07, Wilmington, DE 19850-5760
+NCO Financial Systems, Inc., 10540 White Rock Rd., Suite 250, Rancho Cordova, CA 95670-6094
+NCO Financial Systems, Inc., P.O. Box 61247, Dept. 64, Virginia Beach, VA 23466-1247
+NCO Financial Systems, Inc., P.O. Box 15618 Dept 35, Wilmington, DE 19850-5618
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                                      +NCO Financial Systems, Inc., P.O. Box 15618 Dept 35, Wilmington, DE 19850 +Orem Community Hospital, Remittance Processing, P.O. Box 410400, Salt Lake City, UT 84141-0400 +Orem Community Hospital, 331 N. 400 W., Orem, UT 84057-1999 +Quantum Financial Bus, 777 S Wadsworth Blvd Bld, Lakewood, CO 80226-4300 RC Willey Home Furnishings, Attn: Bankruptcy Department, PO Box 65320, Salt Lake City, UT 84165-0320 +Rc Willey Home Furnishings, PO Box 65320, Salt Lake City, UT 84165-0320 +Timpanogas Regional Hospital, 750 W. 800 N., Orem, UT 84057-3660 +Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City. UT 84134-9000
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                                              Salt Lake City, UT 84134-9000
                                          Utah Valley Emergency Physicians, Inc., PO Box 808, Grand Rapids, MI 49518-0808 Utah Valley Regional Med Cntr, Remittance Processing, P.O. Box 410400,
 5808846
                                          Utah Valley Regional Med Cntr,
Salt Lake City, UT 84141-0400
5808847
                                       +Utah Valley Regional Medical Center, 1034 N 500 W, Provo, UT
+West Asset, 1000 F North Travi, Sherman, TX 75090-5054
West Asset Management, P.O. Box 105893, Atlanta, GA 30348-58
West Asset Management, P.O. Box 1420, Sherman, TX 75091-1420
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                                                                                                                                                                                                               Provo, UT 84604-3380
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                                                                                                                                                                              Atlanta, GA 30348-5893
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The following entities were served by electronic transmission on Nov 28, 2007. tr +EDI: QJKBIRD.COM Nov 28 2007 02:24:00 J. Kevin Bird tr, Bi
                                                                                                                                                                                                                                   Bird & Fugal, 384 East 720 South,
                                       Suite 201, Orem, UT 84058-6320
+E-mail/Text: denise@bonncoll.com
                                                                                   Orem, UT 84058-6320
5808801
                                                                                                                                                                                                                         Bonneville Billing.
                                       1186 E 4600 S Ste 100, Ogden, UT 84403-4896
+E-mail/Text: denise@bonncoll.com
2970 South Main Street #202, Salt Lake City,
EDI: IRS.COM Nov 28 2007 02:24:00 IRS, At
5808802
                                                                                                                                                                                                                          Bonneville Billing & Collections,
                                                                                                                                          Salt Lake City, UT 84115-6035
                                        EDI: IRS.COM Nov 28 2007 02:24:00 IRS, Attn: Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111 +EDI: WESTASSET.COM Nov 28 2007 02:24:00 West Asset, 1000 F North Travi, Sherman TV 75000 5074
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                                             Atlanta, GA 30348-5893
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                                                                                                                                                                            West Asset Management, P.O. Box 1420,
                                             Sherman, TX 75091-1420
                                                                                                                                                                                                                                                                                       TOTAL: 7
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TOTALS: 0, \* 1

\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
5808840\* Orem Community Hospital, Remittance Processing, P.O. Box 410400,

Salt Lake City, UT 84141-0400

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2007 Signat

Joseph Speetjins